



Building Opportunities

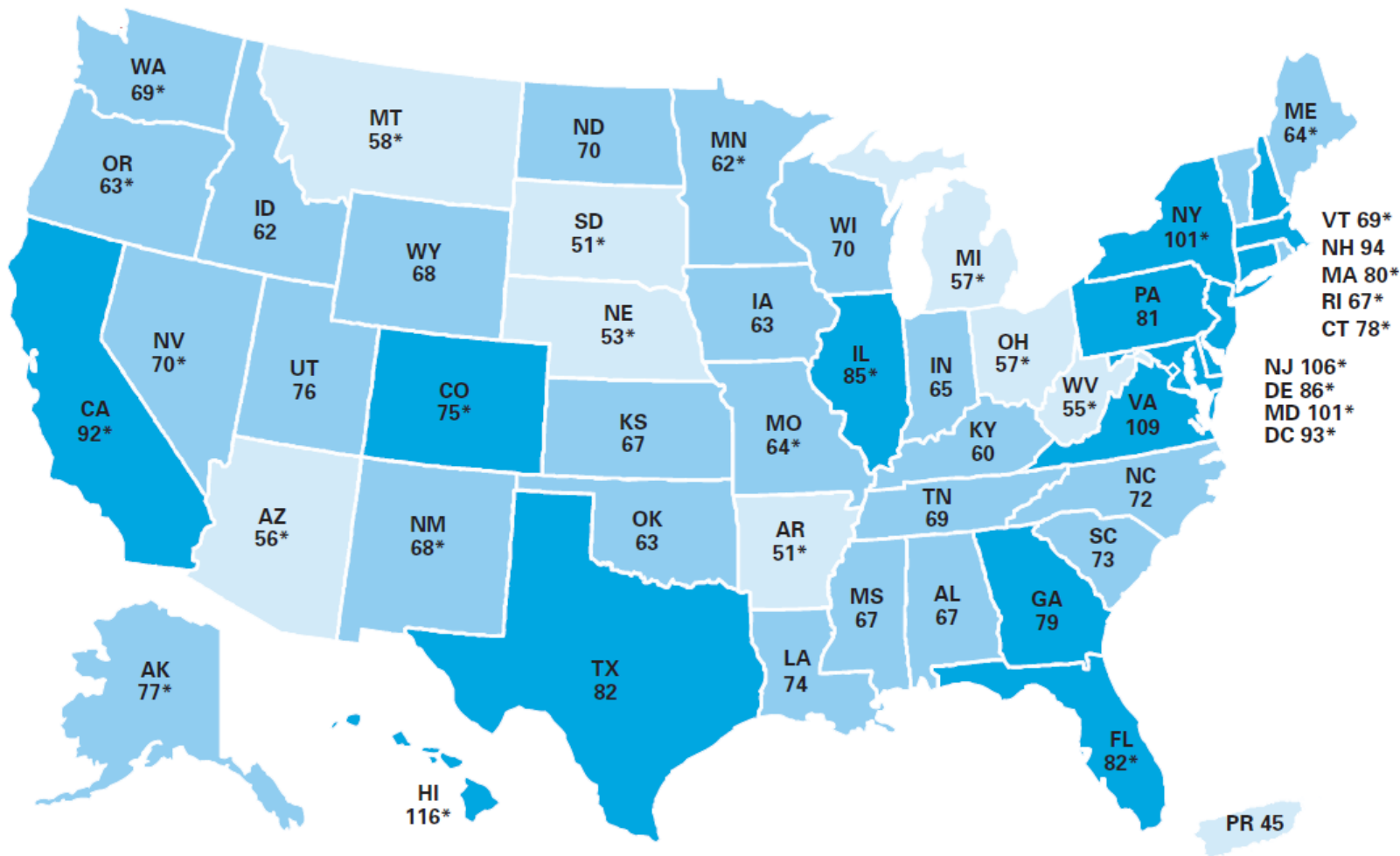
**MARGOT ERNST, HOUSING PROGRAM
MANAGER**

CITY OF WALNUT CREEK



2017 HOURS NEEDED AT MINIMUM WAGE NEEDED TO AFFORD RENT

In no state can a minimum wage worker afford a **ONE-BEDROOM** rental home at Fair Market Rent, working a standard 40-hour work week, without paying more than 30% of their income.



Hours at minimum wage to afford a one-bedroom rental home


60 hours per week or less 61 to 78 hours per week 79 hours per week or more

*This state's minimum wage exceeds the federal minimum wage



California
92 Hours/Week





California
92 Hours/Week

Contra Costa
County
126 Hours/Week



California
92 Hours/Week

Contra Costa
County
126 Hours/Week

Walnut Creek
148 Hours/Week



**California
Housing
Partnership
Corporation**



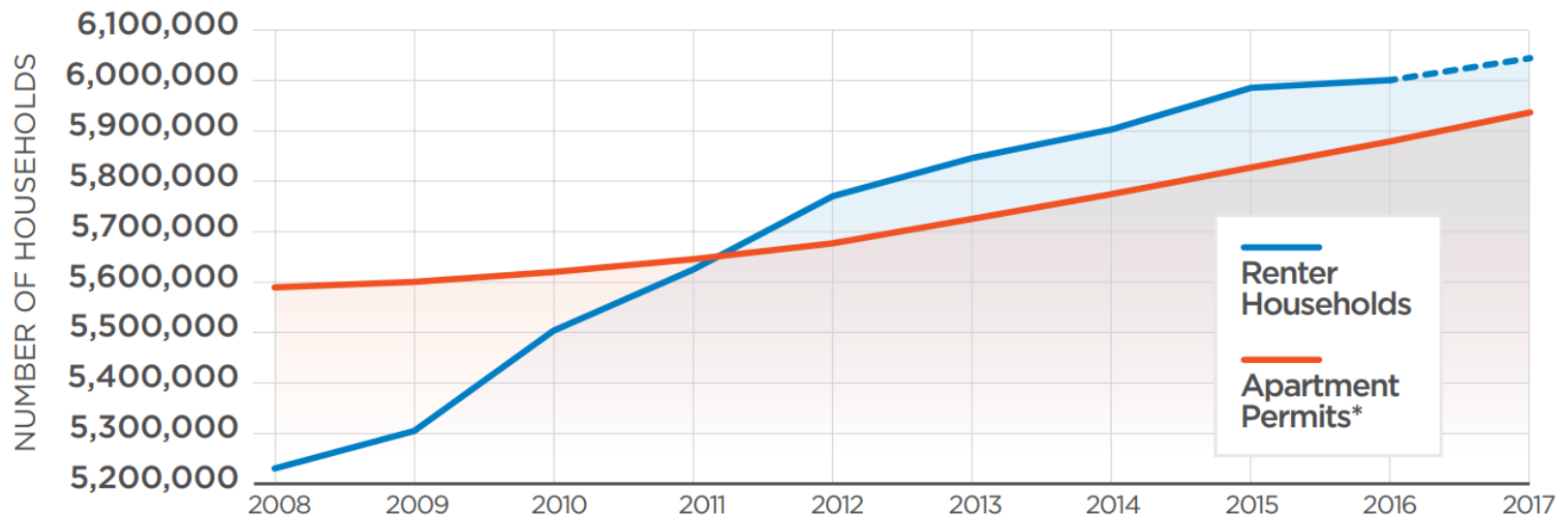
California
Housing
Partnership
Corporation

www.chpc.net

KEY FINDINGS – Statewide

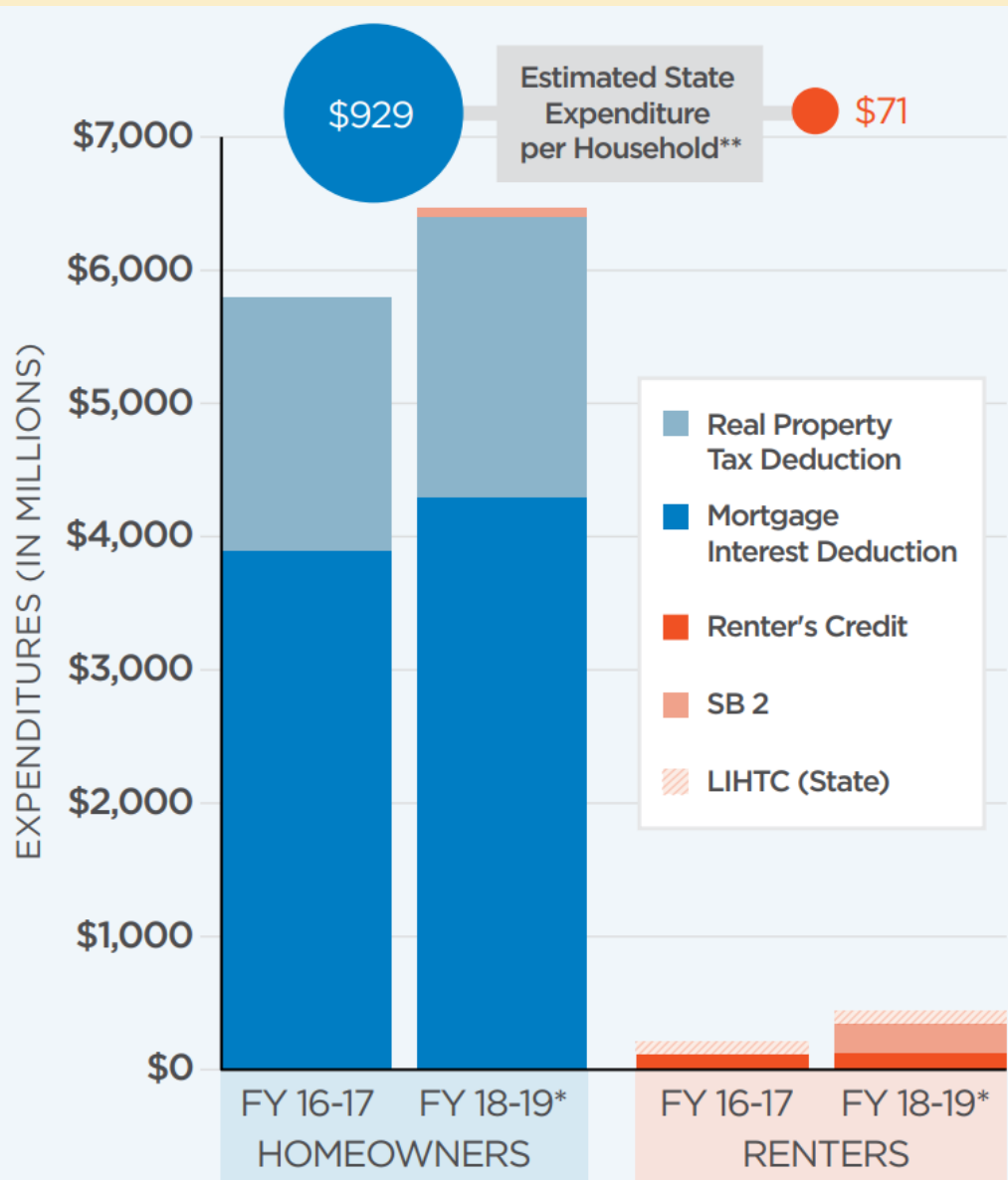
Rental apartment demand has dramatically outpaced supply

GROWTH OF RENTAL APARTMENT SUPPLY HAS NOT KEPT PACE WITH GROWTH IN RENTER HOUSEHOLD DEMAND SINCE THE GREAT RECESSION



Source: CHPC analysis of 2008-2016 ACS data and 2008-2017 California Department of Finance Construction Permit data. Actual apartment supply is likely to be less than number permitted. 2017 renter households are estimates. *The apartment permit baseline is the number of renter households and vacant rentals as reported in 2008 ACS data.

KEY FINDINGS – Statewide



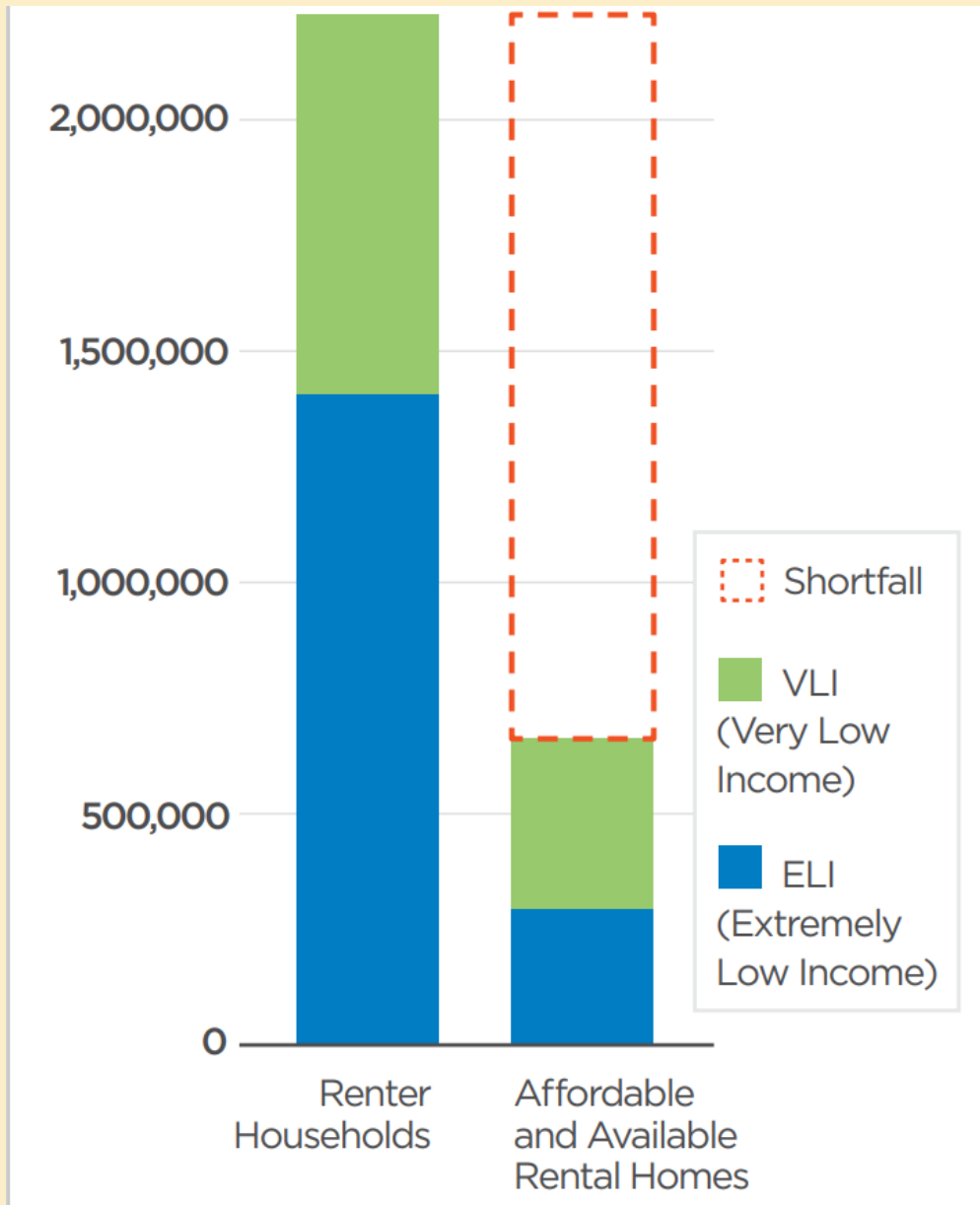
State expenditures are highly inequitable between homeowners and renters \$929 vs \$71

Source: State of California Franchise Tax Board (FTB). California Income Tax Expenditures Compendium of Individual Provisions Report for 2014 Tax Year Data. ftb.ca.gov. CA Tax Credit Allocation Committee (TCAC) Credit Estimates.

*Estimates produced by the FTB and TCAC.

**Estimates based on tenure of households as reported in 2016 ACS data.

KEY FINDINGS – Statewide



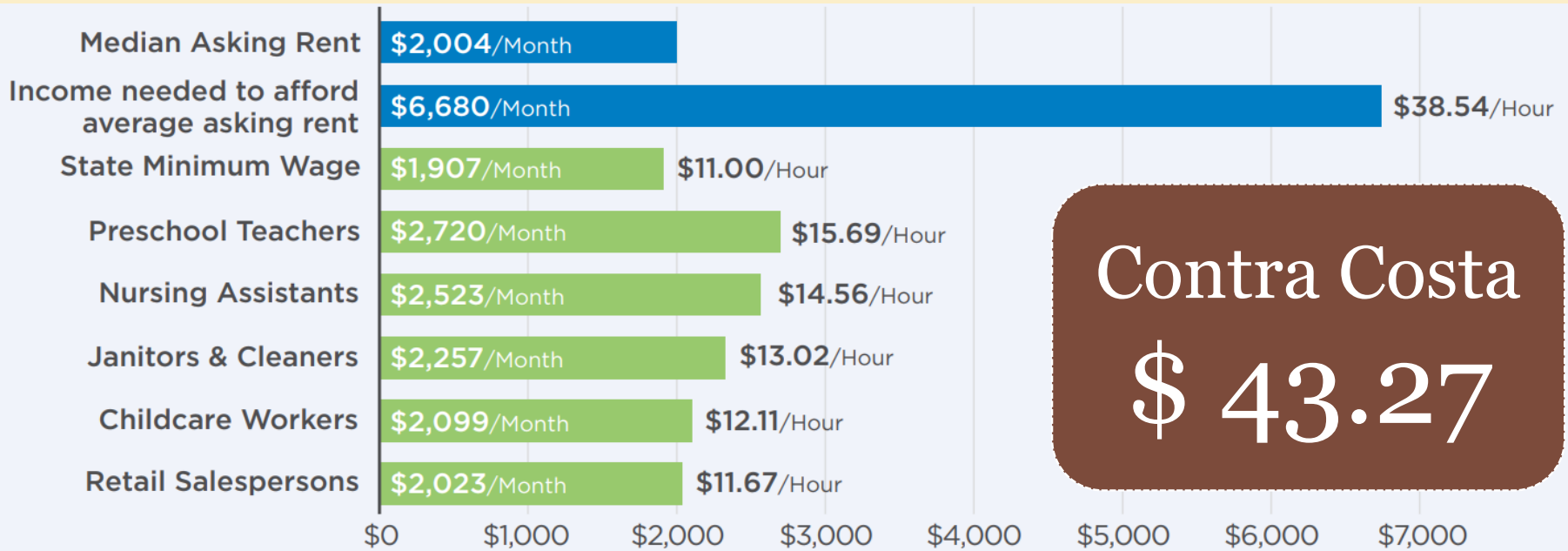
1.5 million more affordable rental homes are needed

Contra Costa
31,139

Source: NLIHC analysis of 2016 PUMS data.

KEY FINDINGS – Statewide

Renters need to earn 3.5 times minimum wage to afford median asking rents



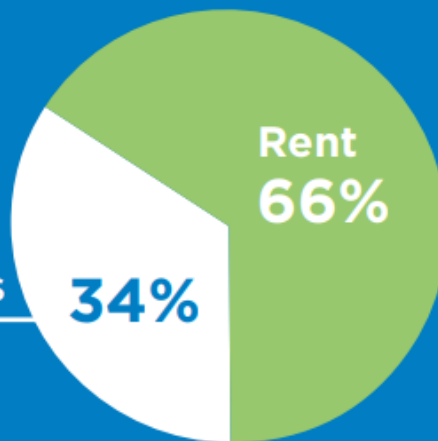
Source: Paul Waddell, Urban Analytics Lab, University of California, Berkeley, retrieved from analysis of online Craigslist listings in February 2018. CHPC analysis of Bureau of Labor Statistics Medial Annual Wage Data for CA Occupations for 2016.

KEY FINDINGS – Statewide

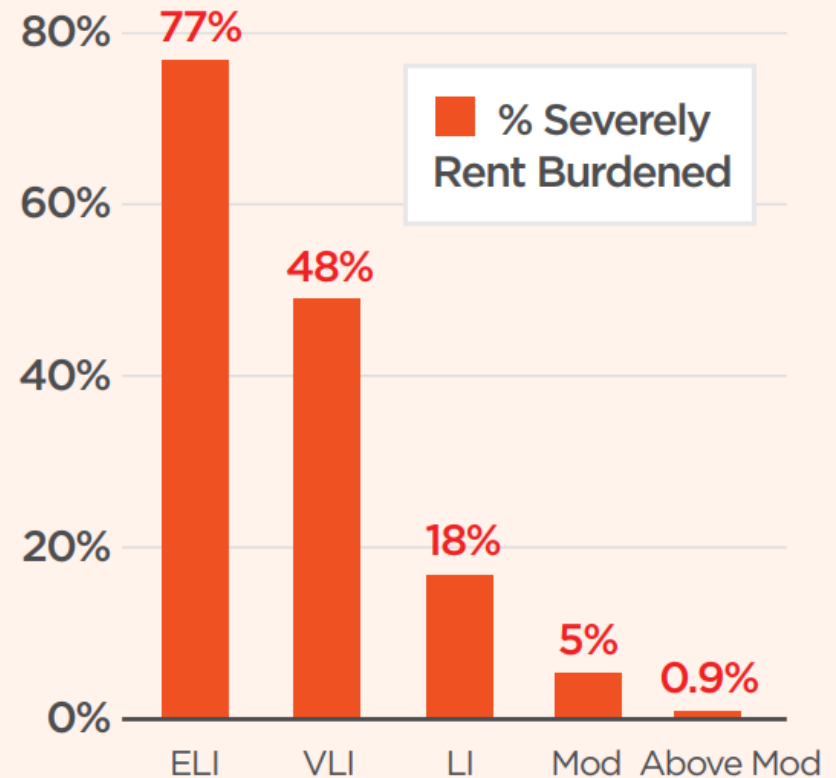
Lowest income renters spend 66% on rent

HOUSEHOLDS EARNING HALF OF MEDIAN INCOME OR LESS

Food,
Transportation,
Health Care,
& Other Essentials



Source: NLIHC analysis of 2016 PUMS data.



Source: NLIHC analysis of 2016 PUMS data.

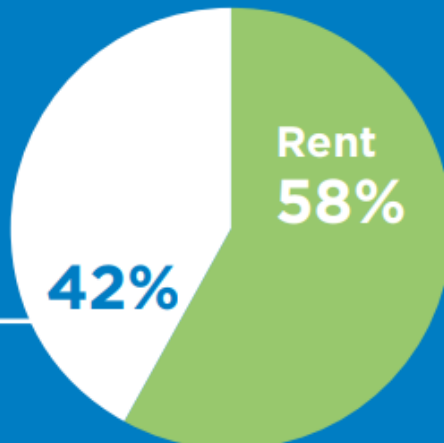
*Severely rent-burdened households spend more than 50% of their income towards rent.

KEY FINDINGS – Contra Costa

Lowest income renters spend 58% on rent

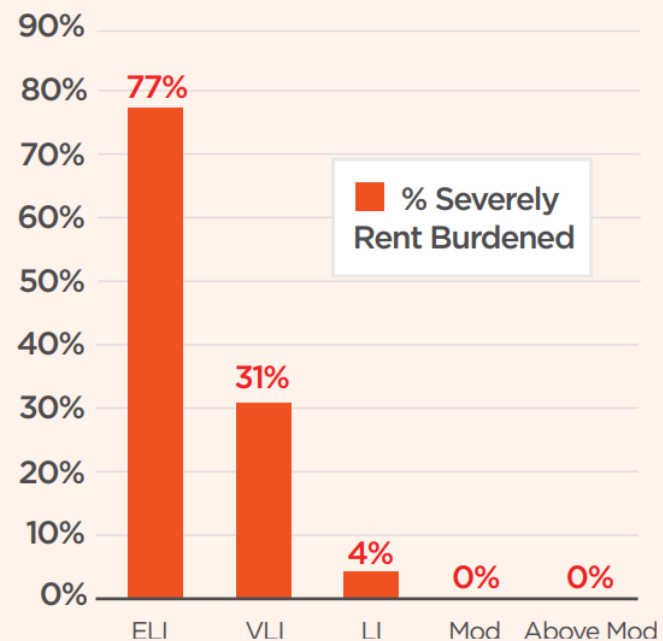
HOUSEHOLDS EARNING HALF OF MEDIAN INCOME OR LESS

Food,
Transportation,
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& Other Essentials



Source: NLIHC analysis of 2016 PUMS data.

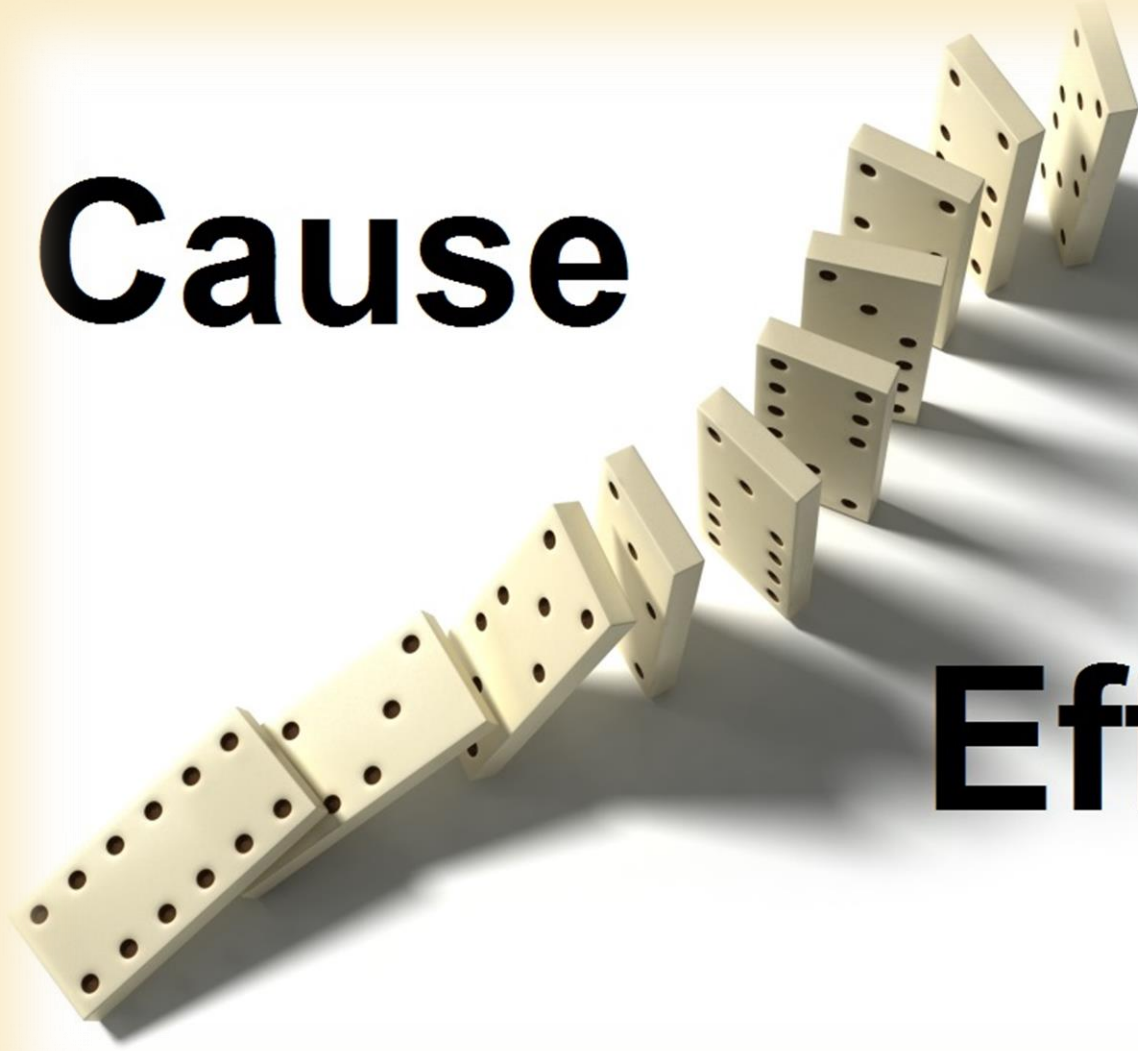
PERCENTAGE OF SEVERELY RENT BURDENED* HOUSEHOLDS BY INCOME GROUP



Source: NLIHC analysis of 2016 PUMS data.

*Severely rent-burdened households spend more than 50% of their income towards rent.

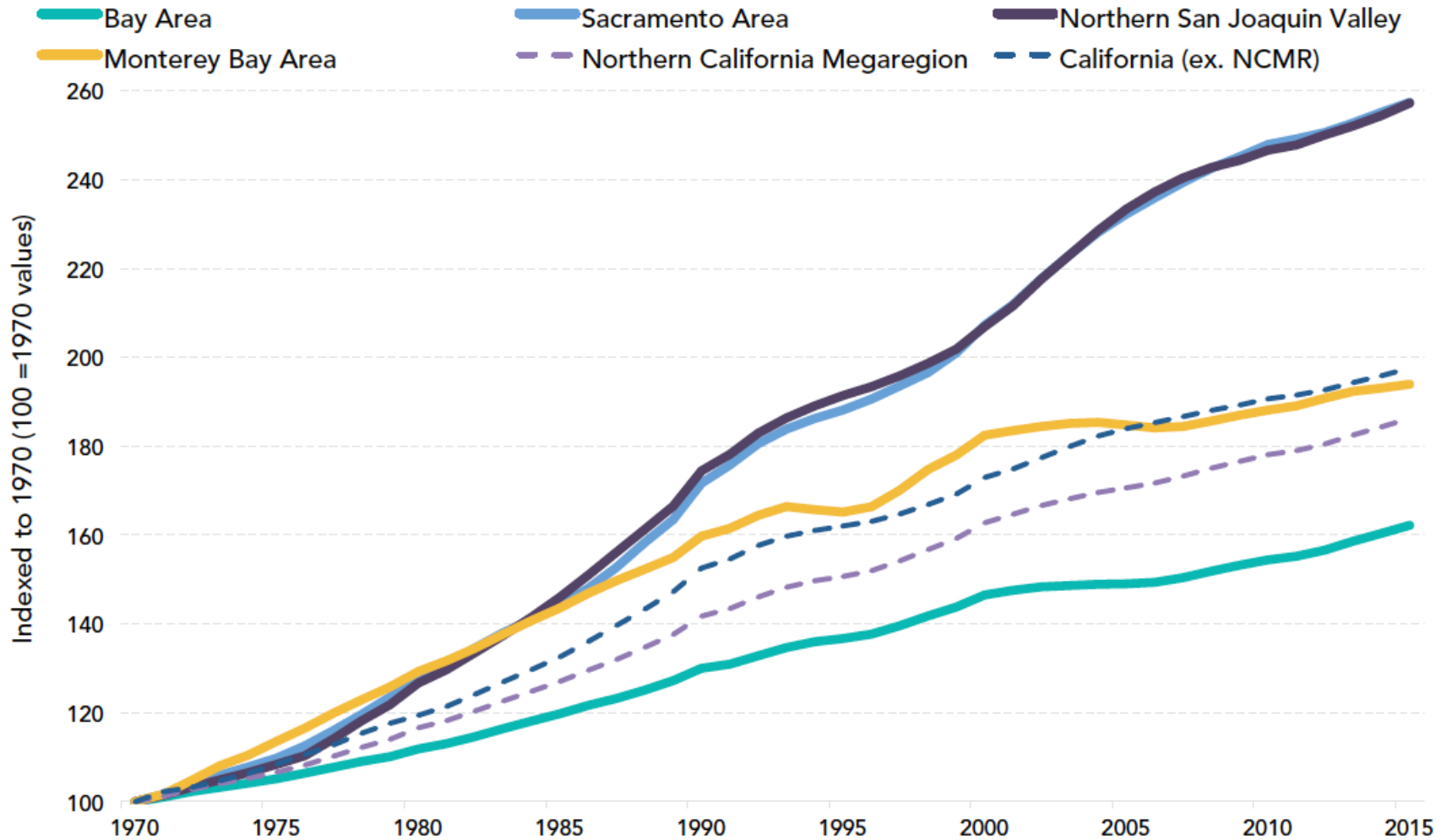
Cause



Effect

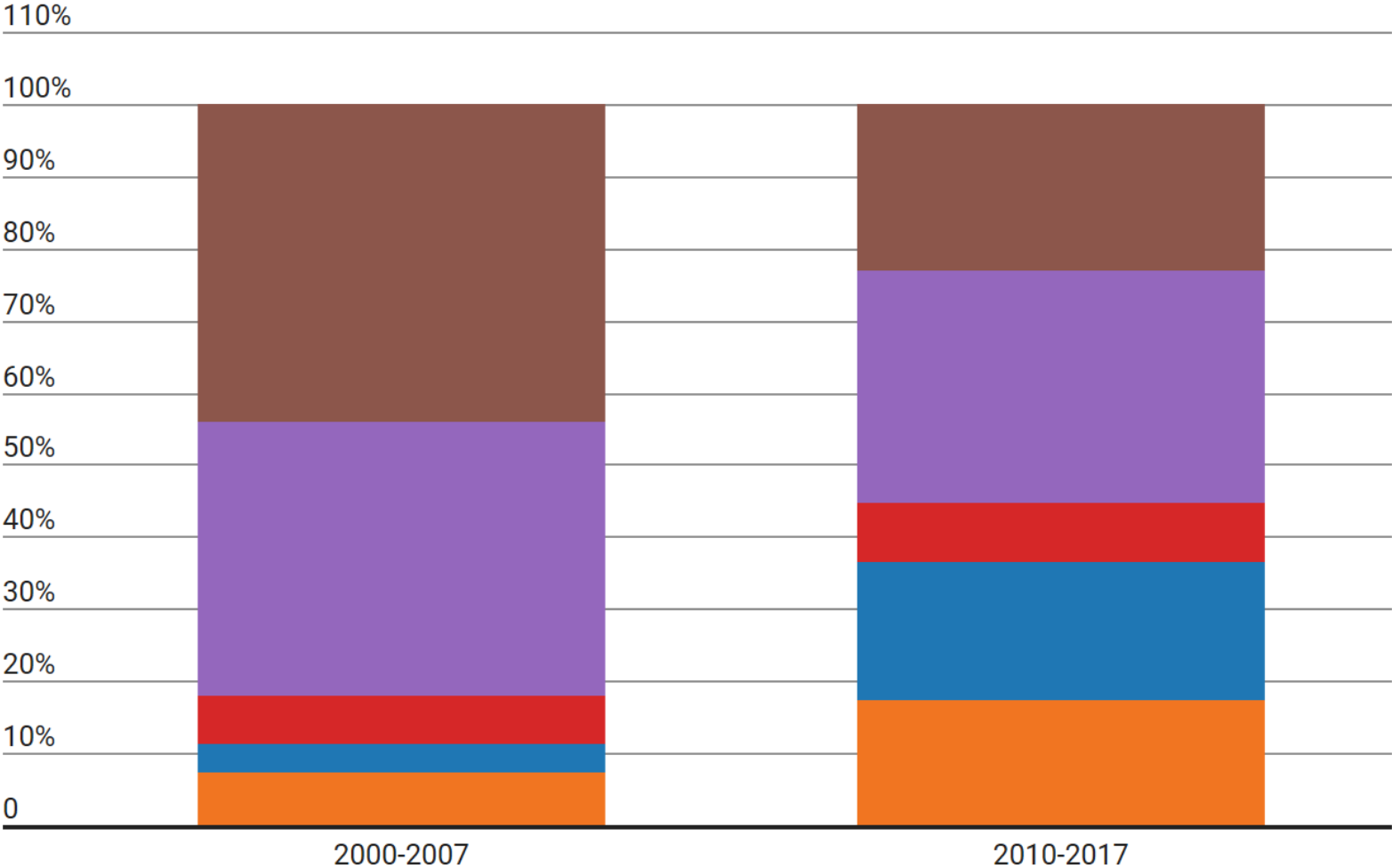
Cause

Regional Population Growth Relative to 1970



Data Source: California Department of Finance and American Decennial Census
Analysis: Bay Area Council Economic Institute

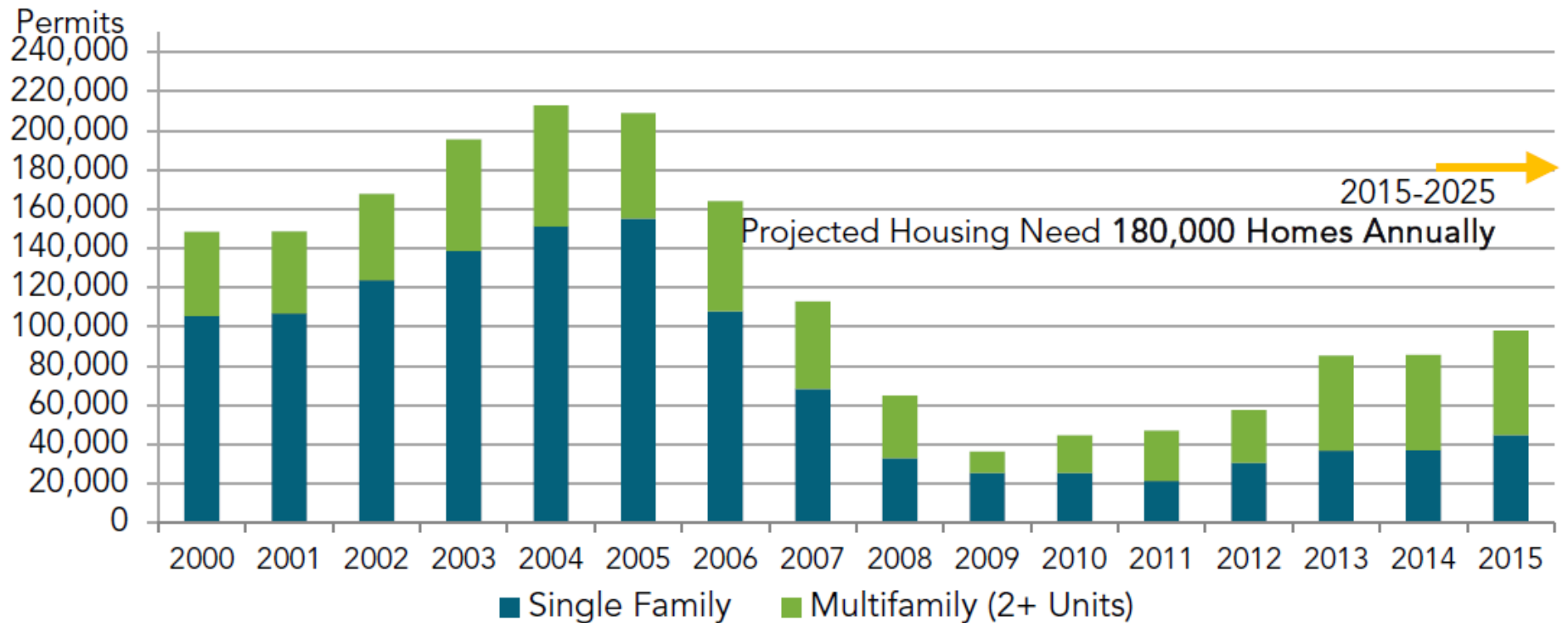
Share of state's population growth by region type*



- Urban LA County
- Urban Bay Area
- Urban San Diego County
- Other Urban
- Non-Urban

Annual Production of Housing Units

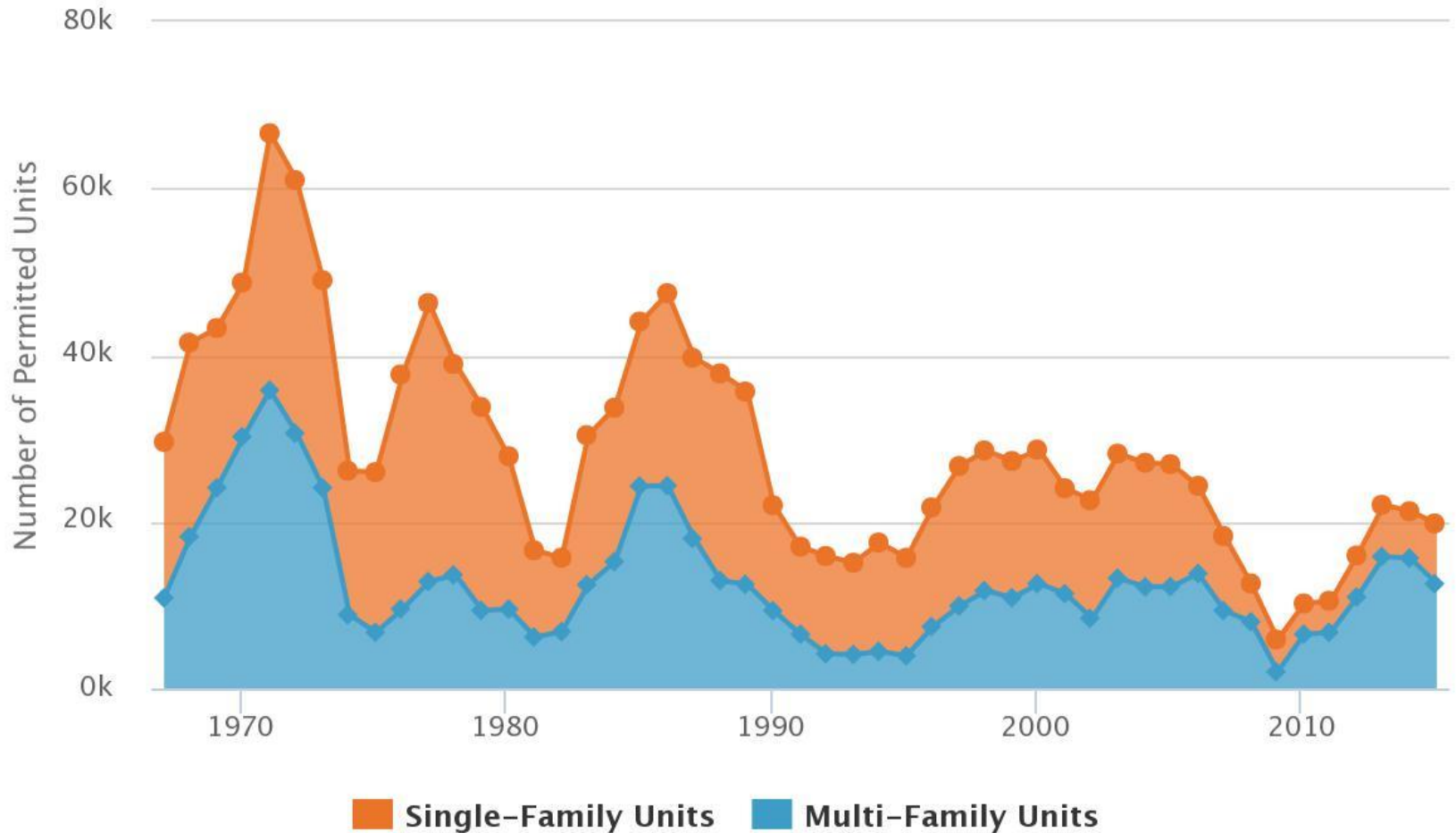
Annual Production of Housing Units 2000-2015
Compared to Projected Statewide Need for Additional Homes



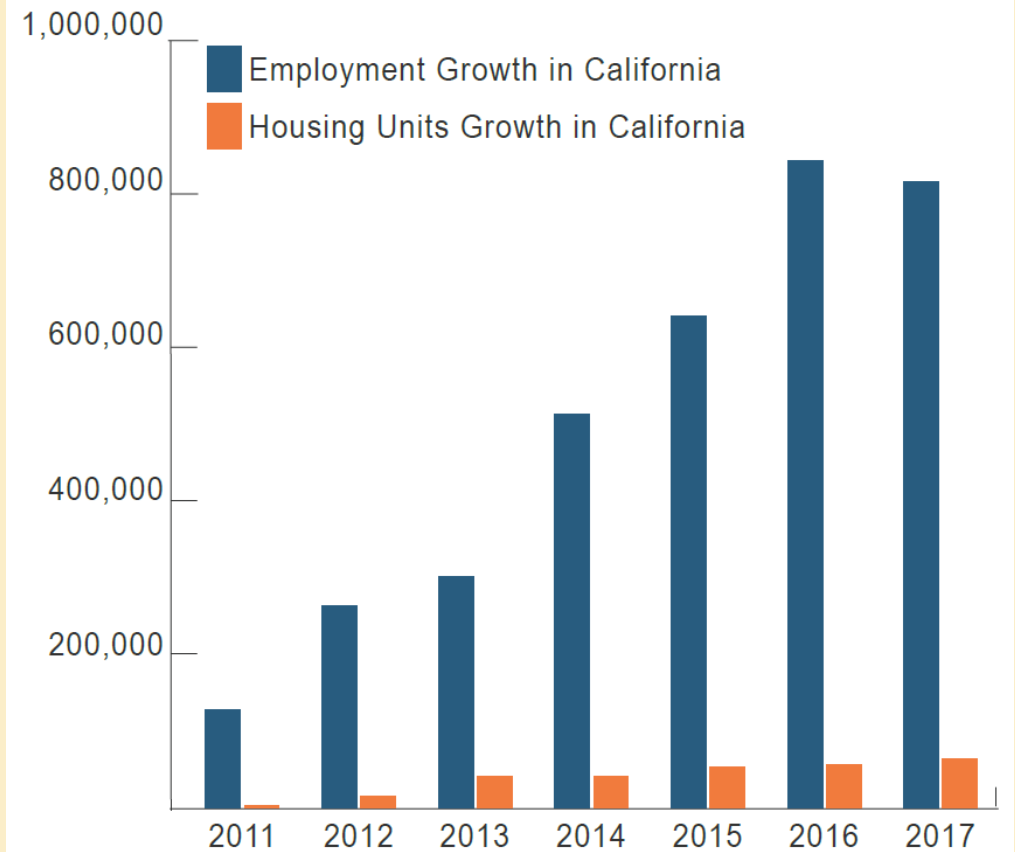
Sources: 2000-2015 New construction housing permit data from Construction Industry Research Board. 2015-2025 Projected Annual Need from HCD Analysis of State of California, Department of Finance P-4: State and County Projected Households, Household Population, Group Quarters, and Persons per Household 2010-2030—Based on Baseline 2013 Population Projection Series. Estimate is subject to change until final release. Graphic by HCD. Note: Prior Statewide Housing Plan, "Raising the Roof" (1997-2020), projected California needed to add an average of 220,000 new homes/yr to keep up with projected population increases; updated projected need is less due to lower population increase projections and higher household formation rates.

Bay Area Housing Permits

Historical Trend for Housing Growth – Bay Area



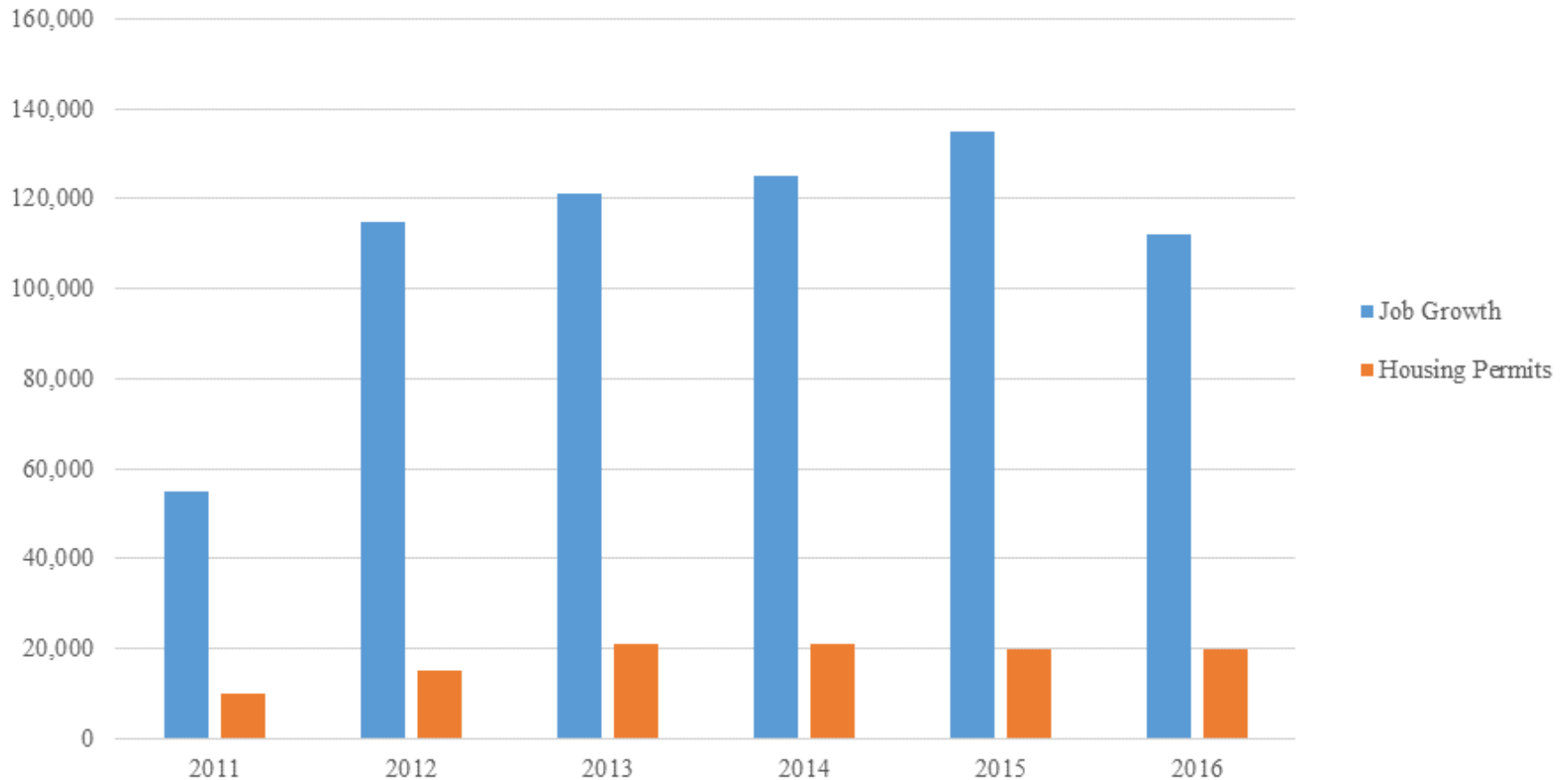
Employment Vs. Housing Growth



Source: U.S Bureau of Labor Statistics 8/2016; CIRB 2016

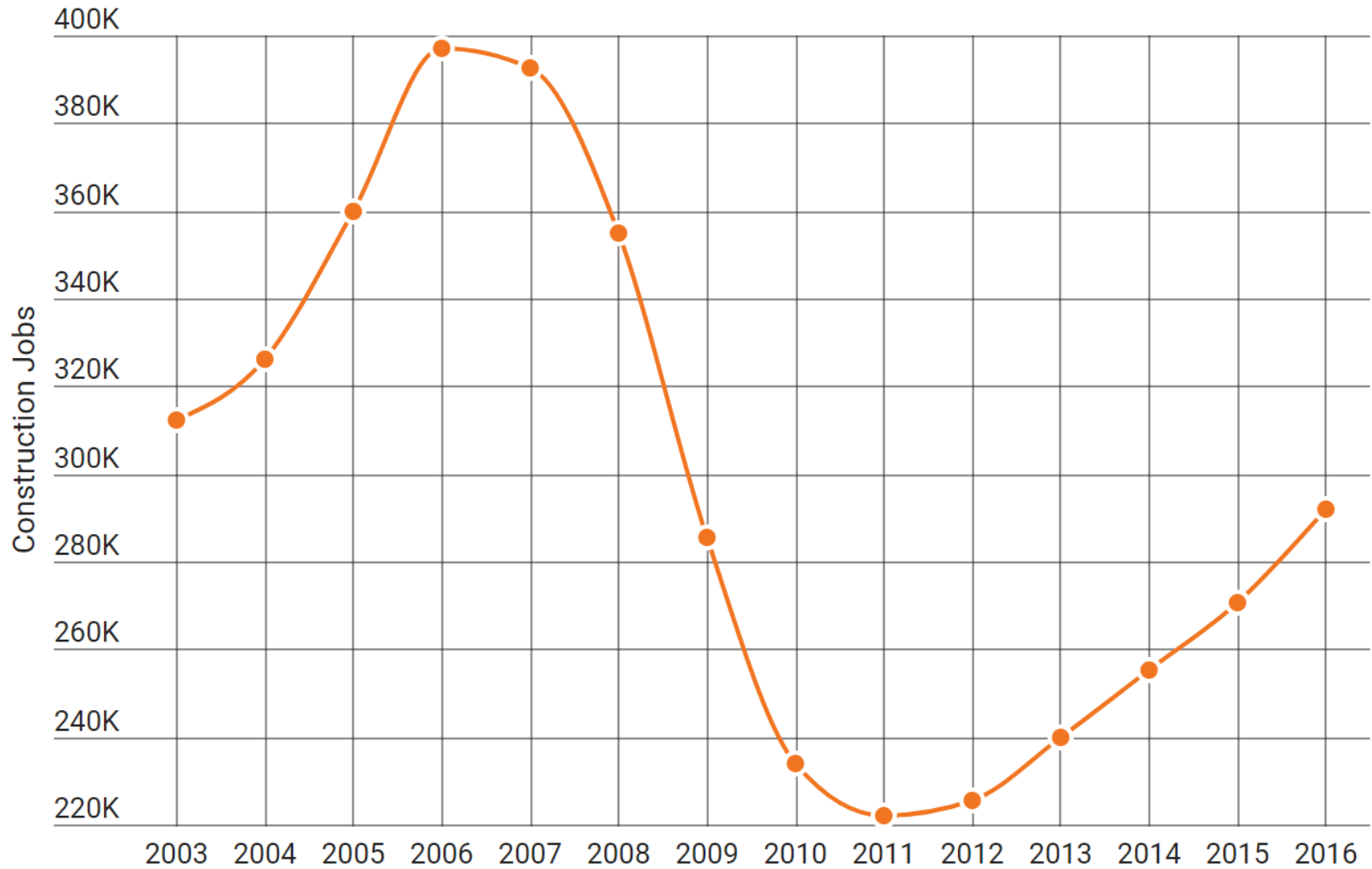
Bay Area Job Growth vs. Housing Permits

Chart Bay Area Job Growth vs. Housing Permits



Source: Job Growth: State of CA EDD (Analysis: Stephone Levy, Director of Center for Continuing Study of the California Economy; Bay Area Council Instituted)
Housing Permits Construction Industry Research Board (CIRB)

California construction jobs still in short supply



Source: [Bureau of Labor Statistics](#)





Multiple Layers of Government Review



Public Review



Local Growth Controls

REGULATIONS

GEOQA

RULES
STANDARDS

POLICIES

FINANCE



IN THE NAME OF THE ENVIRONMENT

By [Jennifer L Hernandez](#) | [David Friedman](#) | [Stephanie M DeHerrera](#)

Projects designed to advance environmental policy objectives are the most frequent targets

Infill projects are the overwhelming target of CEQA lawsuits

CEQA litigation is overwhelmingly used in cities, targets core urban services such as parks, schools, libraries and senior housing

majority of lawsuits filed by individuals or local associations with no prior track record of environmental advocacy

CEQA litigation abuse is primarily the domain of NIMBY opponents and special interests such as competitors and labor unions seeking non-environmental outcomes

Cause



Effect

Effect

Impacted and Vulnerable Populations

Who

- Renters / Tenants
- Lower-income households
- Moderate-income Households
- Seniors
- People with Disabilities
- Communities of color
- First-time homebuyers

How

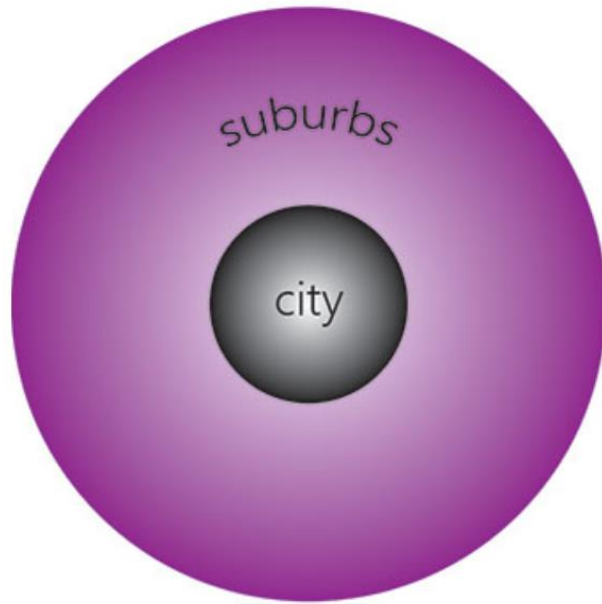
- Displacement
- High housing cost burden
- Long commutes
- Loss of community
- Health consequences
- Decreased opportunities
- Increased traffic
- Decreased quality of life
- Increase in Income Inequality

THE GREAT INVERSION

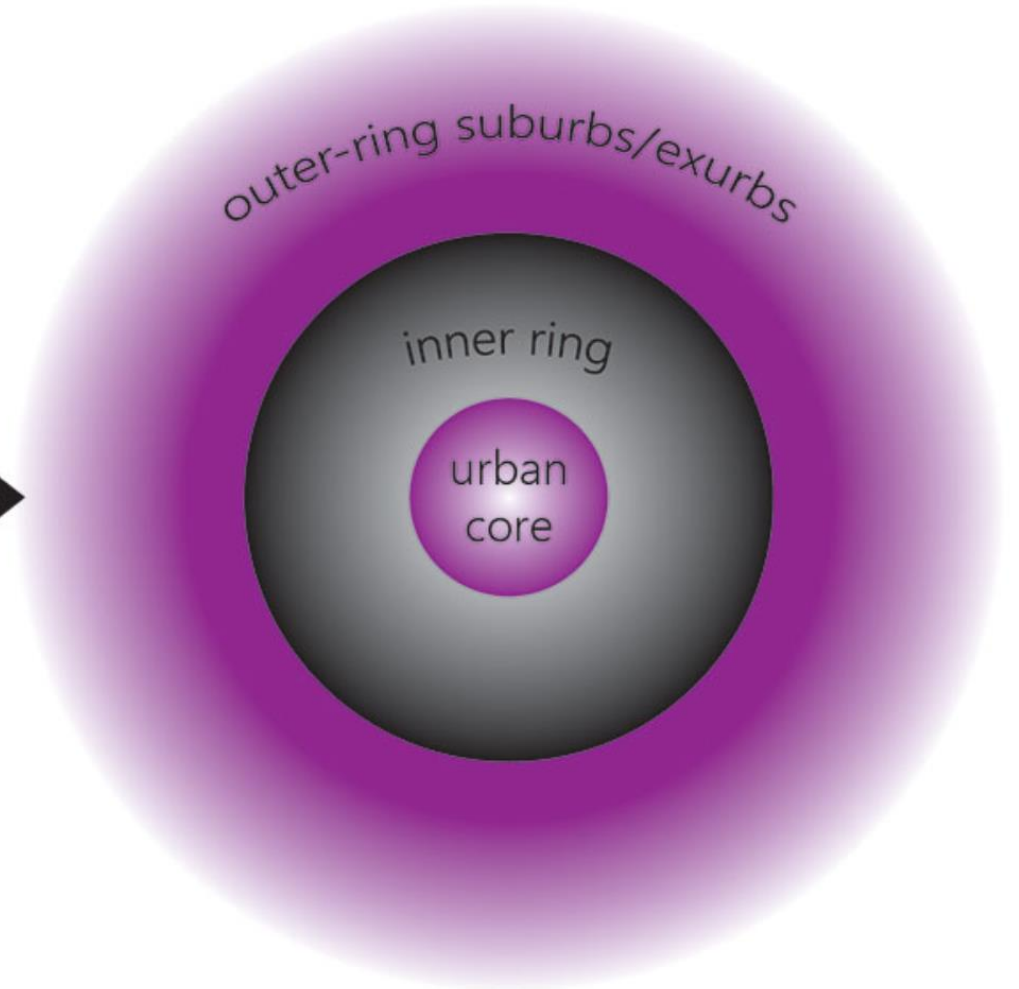
ALAN EHRENHALT



1990



2012



Demographic Trends – Bay Area

1/3 of Richmond's black residents have left in the last 15 years

Oakland has lost nearly 25% of its black population since 2000

Poverty is growing fastest in the east bay suburbs: more renters moving to contra costa and Solano counties

Income inequality has sharply increased in the bay area

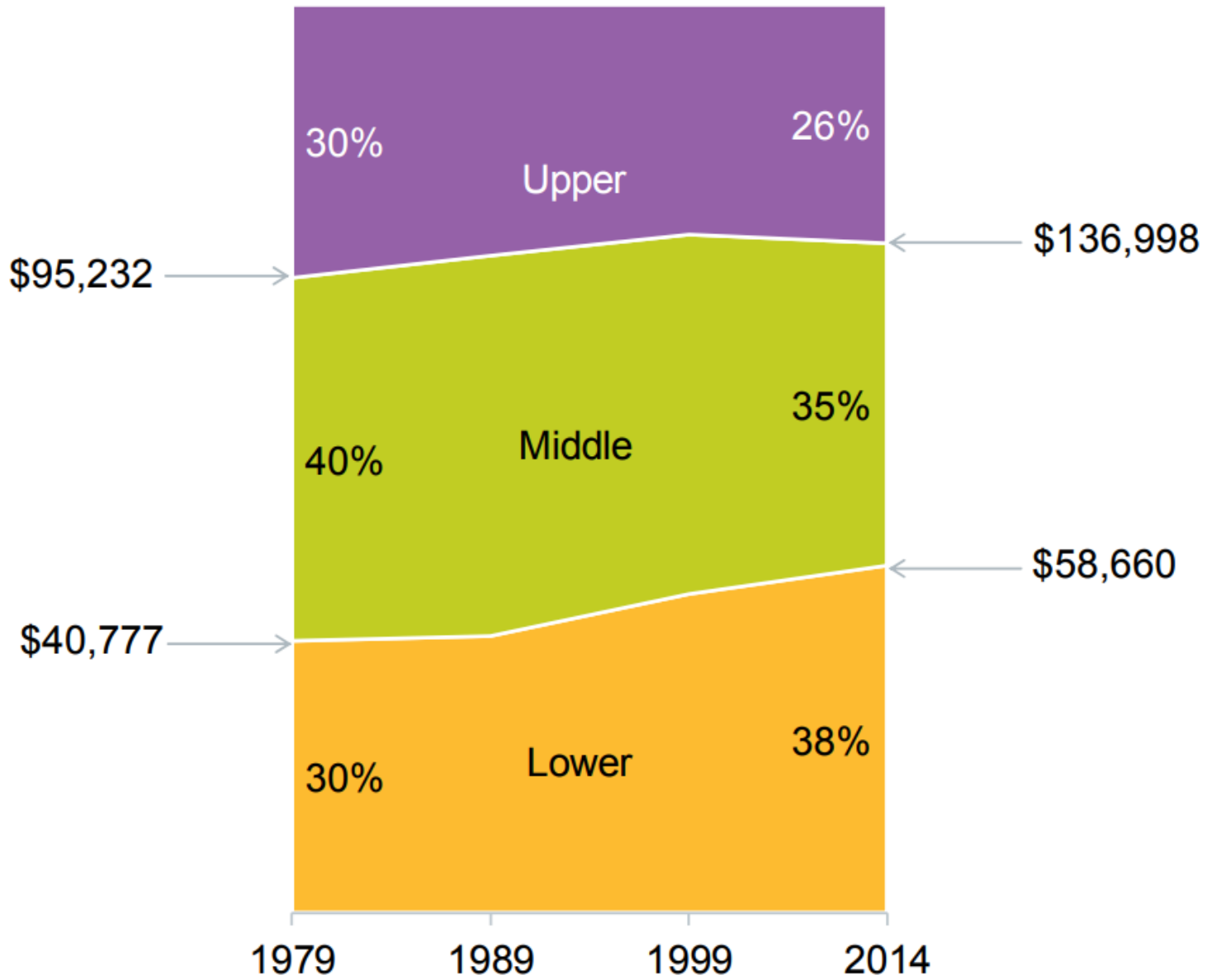
Demographic Trends – Bay Area

Racial and gender gaps persist in the labor market.

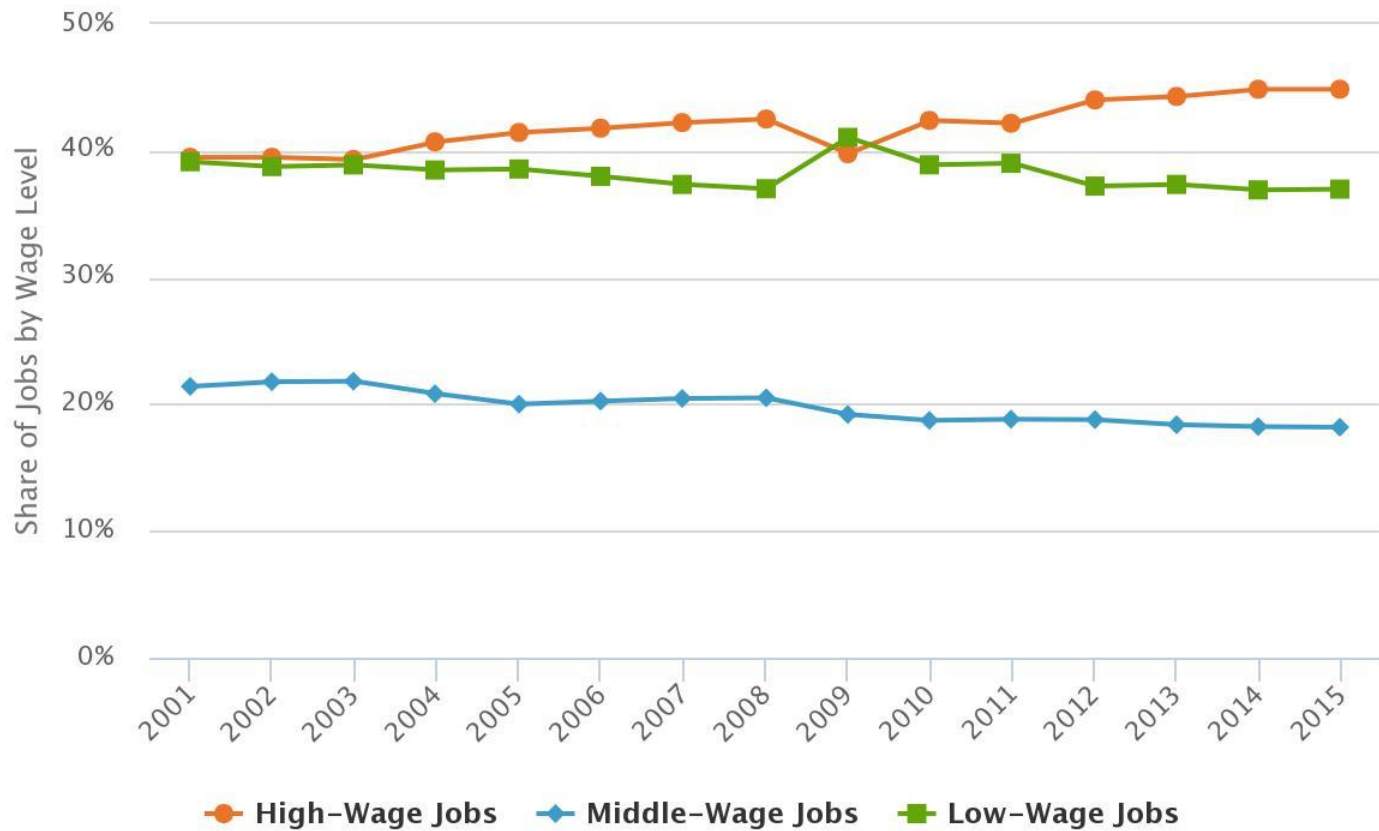
Bay Area ranks 23rd out of the largest 150 regions in terms of inequality

Wage decline is more severe for the lowest paid workers in the Bay Area than nationally.

Bay Areas middle class is shrinking



Bay Area Jobs by Wage Level









Increase
Funding

Streamline
Development

Housing
Accountability

Recommendations

Invest budget surplus to finance affordable housing and supportive housing

Bring back redevelopment funding for affordable housing and related infrastructure

Aggressively campaign for the \$4 billion affordable housing bond

Reduce the threshold of voter approved local funding for affordable housing and infrastructure from 67% to 55%

Pol·icy A plan
a government,
business, inte



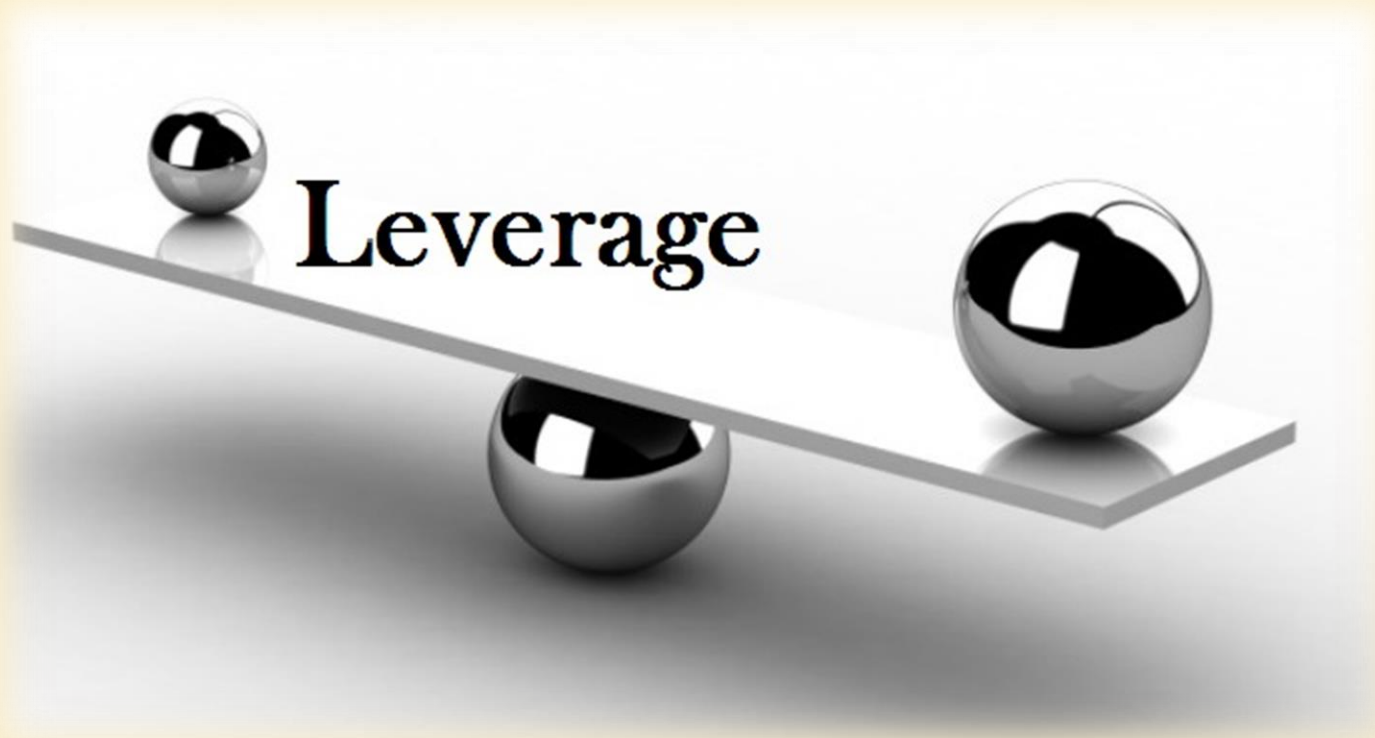
Inclusionary Zoning

iNCENTiVE



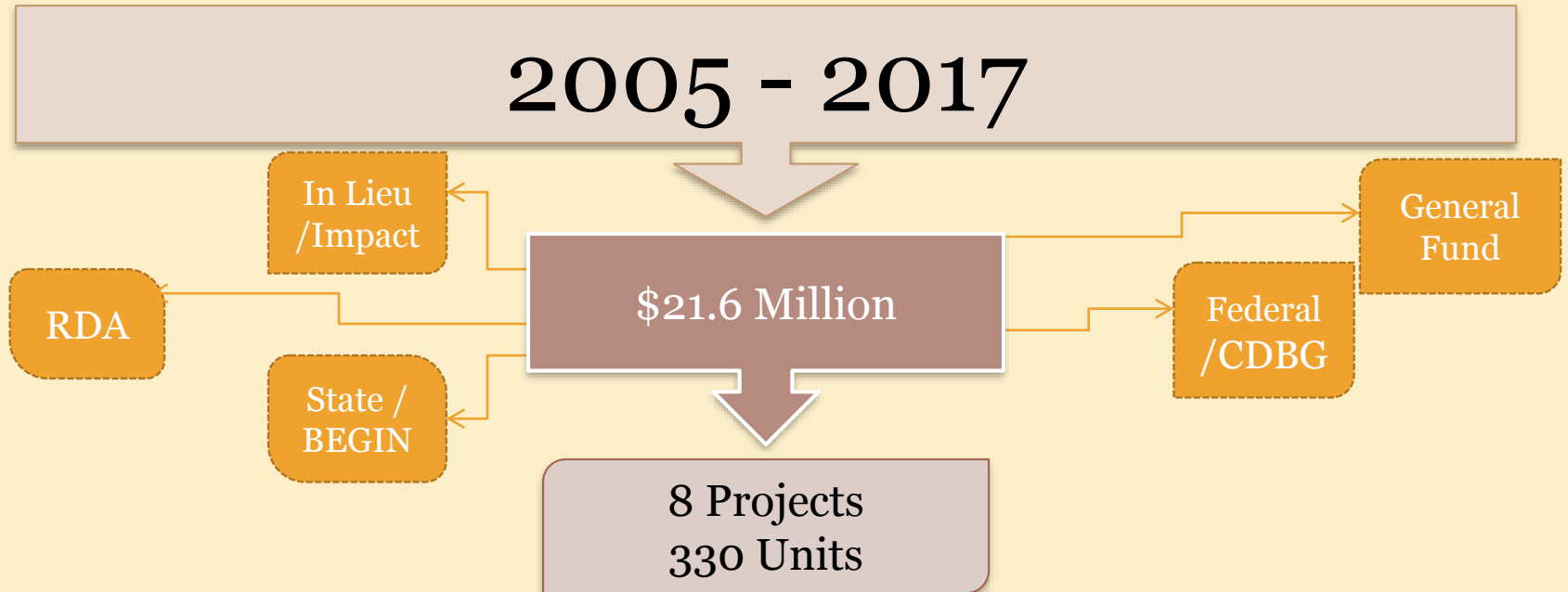
Build





Leverage

City of Walnut Creek



LET'S collaborate.



Engage

The word "Engage" is rendered in a dark blue, distressed, and industrial font. Each letter is filled with intricate white patterns of gears, cogs, and mechanical parts. The letters are arranged in a slightly staggered, three-dimensional manner. The 'E' is tall and blocky. The 'n' and 'g' are lowercase and feature prominent gear teeth along their curves. The 'a' is lowercase and has a gear-like top. The 'g' is lowercase and has a gear-like top. The 'e' is lowercase and has a gear-like top. The 'g' is lowercase and has a gear-like top. The 'e' is lowercase and has a gear-like top. The overall aesthetic is mechanical and industrial.

Affordable Housing Week 2018

Building
Communities
Building
Power



EAST BAY HOUSING ORGANIZATIONS

SAVE-THE-DATE: THURSDAY, MAY 10, 2018



Work, Live, Play, Thrive:

Community Benefits of Housing Affordability



Tuesday, May 15, 10- 12 noon

Walnut Creek City Hall, 3rd Floor Conference Room
1666 North Main Street
Walnut Creek CA 94596

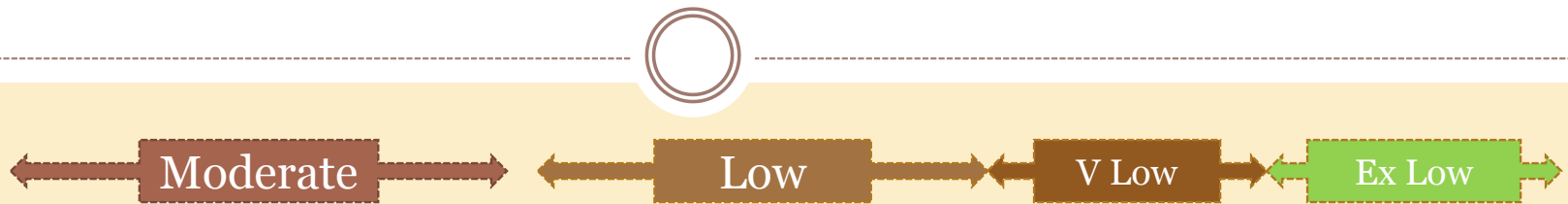
Refreshments are provided!

ernst@walnut-creek.org

awong@walnut-creek.org

www.walnut-creek.org

Affordability Categories



HH Size	120%	100% Median	80%	60%	50%	30%
1	\$ 81,850	\$ 68,200	\$ 56,300	\$ 43,860	\$ 36,550	\$ 21,950
2	\$ 93,500	\$ 77,900	\$ 64,350	\$ 50,100	\$ 41,750	\$ 25,050
3	\$ 105,200	\$ 87,650	\$ 72,400	\$ 56,340	\$ 46,950	\$ 28,200
4	\$ 116,900	\$ 97,400	\$ 80,400	\$ 62,580	\$ 52,150	\$ 31,300
5	\$ 126,250	\$ 105,200	\$ 86,850	\$ 67,620	\$ 56,350	\$ 33,850
6	\$ 135,600	\$ 113,000	\$ 93,300	\$ 72,600	\$ 60,500	\$ 36,350

Housing is considered affordable when a household is spending no more than 30% of their income on housing costs.

Workforce / Affordable Housing

